

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire

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Attorneys for Wilmington Savings Fund Society, FSB,  
doing business as Christian Trust, not in its individual  
capacity but as Trustee for BCAT 2014-9TT



Order Filed on March 15, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Dawn P. McCann,

Debtor.

Case No.: 13-37643-CMG

Adv. No.:

Hearing Date: 2/15/17 @ 9:00 a.m.

Judge: Christine M. Gravelle

**ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S  
CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: March 15, 2017**

A handwritten signature in black ink that reads "Christine M. Gravelle".

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

(Page 2)

Debtor: Dawn P. McCann

Case No: 13-37643-CMG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING CREDITOR'S  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wilmington Savings Fund Society, FSB, doing business as Christiana Trust, not in its individual capacity but solely as Trustee for BCAT 2014-9TT, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 30 Peachtree Lane, Jamesburg, NJ 08831, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Kirsten Ennis, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 31, 2017 Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2016 through January 2017 for a total post-petition default of \$7,936.76 (5 @ \$1,939.22, less suspense balance of \$1,759.34); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall cure the balance of the arrears by remitting \$7,936.76 directly to Secured Creditor to be received no later than March 31, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2017, directly to Secured Creditor, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Dawn P McCann  
Debtor

Case No. 13-37643-CMG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Mar 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2017.

db +Dawn P McCann, 30 Peachtree Lane, Jamesburg, NJ 08831-2533

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Andrew L. Spivack on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Brian E Caine on behalf of Creditor Wilmington Savings Fund Society, FSB, et al  
bcaine@parkermccay.com, BKcourtnotices@parkermccay.com  
Denise E. Carlon on behalf of Creditor WILMINGTON SAVINGS FUND SOCIETY, FSB, doing business  
as CHRISTIANA TRUST, not in its individual capacity but solely as Trustee for BCAT 2014-9TT  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Frank J. Martone on behalf of Creditor BANK OF AMERICA, N.A. bky@martonelaw.com  
John Philip Schneider on behalf of Creditor BANK OF AMERICA, N.A. nj.bkecf@fedphe.com  
Kirsten B. Ennis on behalf of Debtor Dawn P McCann pacerecf@ennislegal.com

TOTAL: 8